

FR Y-14A Schedule A - Summary

Summary Submission Cover Sheet

All BHCs and IHCs are expected to complete a version of the Summary template for each required scenario - *BHC Baseline, BHC Stress, Supervisory Baseline, Supervisory Adverse, and Supervisory Severely Adverse* - and additional scenarios that are named accordingly.

BHCs and IHCs should complete all relevant cells in the corresponding worksheets, including this cover page. BHCs and IHCs should not complete any shaded cells.

Please ensure that the data submitted in this Summary Template match what was submitted in other data templates.

Please do not change the structure of this workbook.

Please note that unlike FR Y-9C reporting, all actual and projected income statement figures should be reported on a quarterly basis, and not on a cumulative basis.

Institution Name:

RSSD ID:

Source:

BHC or IHC

Submission Date (MM/DD/YYYY):

When Received:

Please indicate the scenario associated with this submission using the following drop-down menu:

Briefly describe the scenario below:

FR Y-14A Schedule A.1.a - Income Statement

Item	Sums in \$Millions		
	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
<u>LOSSES ASSOCIATED WITH LOANS HELD FOR INVESTMENT AT AMORTIZED COST</u>			
1 Real Estate Loans (in Domestic Offices)	-	-	-
2 First Lien Mortgages	-	-	-
3 First Lien Mortgages	-	-	-
4 First Lien HELOAN	-	-	-
5 Second / Junior Lien Mortgages	-	-	-
6 Closed-End Junior Liens	-	-	-
7 HELOCs	-	-	-
8 CRE Loans	-	-	-
9 Construction	-	-	-
10 Multifamily	-	-	-
11 Nonfarm, Non-residential	-	-	-
12 Owner-Occupied	-	-	-
13 Non-Owner-Occupied	-	-	-
14 Loans Secured by Farmland	-	-	-
15 Real Estate Loans (Not in Domestic Offices)	-	-	-
16 First Lien Mortgages	-	-	-
17 Second / Junior Lien Mortgages	-	-	-
18 CRE Loans	-	-	-
19 Construction	-	-	-
20 Multifamily	-	-	-
21 Nonfarm, Non-residential	-	-	-
22 Owner-Occupied	-	-	-
23 Non-Owner-Occupied	-	-	-
24 Loans Secured by Farmland	-	-	-
25 C&I Loans	-	-	-
26 C&I Graded	-	-	-
27 Small Business (Scored/Delinquency Managed)	-	-	-
28 Business and Corporate Card	-	-	-
29 Credit Cards	-	-	-
30 Other Consumer	-	-	-
31 Auto Loans	-	-	-
32 Student Loans	-	-	-
33 Other loans backed by securities (non-purpose lending)	-	-	-
34 Other	-	-	-
35 Other Loans	-	-	-
36 Loans to Foreign Governments	-	-	-
37 Agricultural Loans	-	-	-
38 Loans for purchasing or carrying securities (secured or unsecured)	-	-	-
39 Loans to Depositories and Other Financial Institutions	-	-	-
40 All Other Loans and Leases	-	-	-
41 All Other Loans (exclude consumer loans)	-	-	-
42 <u>All Other Leases</u>	-	-	-
43 Total Loans and Leases	-	-	-

FR Y-14A Schedule A.1.a - Income Statement

Item	Sums in \$Millions		
	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
<u>LOSSES ASSOCIATED WITH HELD FOR SALE LOANS AND LOANS ACCOUNTED FOR I</u>			
44 Real Estate Loans (in Domestic Offices)	-	-	-
45 First Lien Mortgages	-	-	-
46 Second / Junior Lien Mortgages	-	-	-
47 CRE Loans	-	-	-
48 Loans Secured by Farmland	-	-	-
49 Real Estate Loans (Not in Domestic Offices)	-	-	-
50 Residential Mortgages	-	-	-
51 CRE Loans	-	-	-
52 Loans Secured by Farmland	-	-	-
53 C&I Loans	-	-	-
54 Credit Cards	-	-	-
55 Other Consumer	-	-	-
56 All Other Loans and Leases	-	-	-
57 Total Loans Held for Sale and Loans Accounted for under the Fair Value Option	-	-	-
<u>TRADING ACCOUNT</u>			
58 Trading MTM Losses	-	-	-
59 Trading-Issuer Default Losses	-	-	-
60 Counterparty Credit MTM Losses (CVA losses)	-	-	-
61 Counterparty Default losses	-	-	-
62 Total Trading and Counterparty	-	-	-
<u>OTHER LOSSES</u>			
63 Goodwill impairment	-	-	-
64 Valuation Adjustment for firm's own debt under fair value option (FVO)	-	-	-
65 Other losses (describe in supporting documentation)	-	-	-
66 Total Other Losses	-	-	-
67 Total Losses	-	-	-
<u>ALLOWANCE FOR LOAN and LEASE LOSSES</u>			
68 ALLL, prior quarter			
69 Real Estate Loans (in Domestic Offices)			
70 Residential Mortgages			
71 First Lien Mortgages			
72 Closed-End Junior Liens			
73 HELOCs			
74 CRE Loans			
75 Construction			
76 Multifamily			
77 Nonfarm, Non-residential			

FR Y-14A Schedule A.1.a - Income Statement

Item	Sums in \$Millions		
	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
78 Loans Secured by Farmland			
79 Real Estate Loans (Not in Domestic Offices)			
80 Residential Mortgages			
81 CRE Loans			
82 Farmland			
83 C&I Loans			
84 C&I Graded			
85 Small Business (Scored/Delinquency Managed)			
86 Corporate and Business Cards			
87 Credit Cards			
88 Other Consumer			
89 All Other Loans and Leases			
90 Unallocated			
91 Provisions during the quarter	-	-	-
92 Real Estate Loans (in Domestic Offices)	-	-	-
93 Residential Mortgages	-	-	-
94 First Lien Mortgages	-	-	-
95 Closed-End Junior Liens	-	-	-
96 HELOCs	-	-	-
97 CRE Loans	-	-	-
98 Construction	-	-	-
99 Multifamily	-	-	-
100 Nonfarm, Non-residential	-	-	-
101 Loans Secured by Farmland	-	-	-
102 Real Estate Loans (Not in Domestic Offices)	-	-	-
103 Residential Mortgages	-	-	-
104 CRE Loans	-	-	-
105 Farmland	-	-	-
106 C&I Loans	-	-	-
107 C&I Graded	-	-	-
108 Small Business (Scored/Delinquency Managed)	-	-	-
109 Corporate and Business Cards	-	-	-
110 Credit Cards	-	-	-
111 Other Consumer	-	-	-
112 All Other Loans and Leases	-	-	-
113 Unallocated	-	-	-
114 Net charge-offs during the quarter	-	-	-
115 Other ALLL Changes	-	-	-
116 ALLL, current quarter	-	-	-
<u>PRE-PROVISION NET REVENUE</u>			
117 Net interest income	-	-	-
118 Noninterest income	-	-	-
119 Noninterest expense	-	-	-
120 Pre-Provision Net Revenue	-	-	-

FR Y-14A Schedule A.1.a - Income Statement

Item	Sums in \$Millions		
	PQ 2 - PQ 5	PQ 6 - PQ 9	9-Quarter
<u>CONDENSED INCOME STATEMENT</u>			
121 Pre-Provision Net Revenue	-	-	-
122 Provisions during the quarter	-	-	-
123 Total Trading and Counterparty Losses	-	-	-
124 Total Other Losses	-	-	-
125 Other I/S items - describe in supporting documentation	-	-	-
126 Realized Gains (Losses) on available-for-sale securities, including OTTI			
127 Realized Gains (Losses) on held-to-maturity securities, including OTTI			
128 Income (loss) before taxes and extraordinary items	-	-	-
129 Applicable income taxes (foreign and domestic)	-	-	-
130 Income (loss) before extraordinary items and other adjustments	-	-	-
131 Extraordinary items and other adjustments, net of income taxes	-	-	-
132 Net income (loss) attributable to BHC and minority interests	-	-	-
133 Net income (loss) attributable to minority interests	-	-	-
134 Net income (loss) attributable to BHC	-	-	-
135 Effective Tax Rate (%)	-na-	-na-	-na-
<u>REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES</u>			
136 Reserve, prior quarter			
137 Provisions during the quarter	-	-	-
138 Net charges during the quarter	-	-	-
139 Reserve, current quarter			

FR Y-14A Schedule A.1.b - Balance Sheet

Item		Projected in \$Millions									
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	
Liabilities											
132	Deposits in domestic offices	CPSBP737									
133	Deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	CPSBP738									
134	Deposits	CPSBP739	-	-	-	-	-	-	-	-	-
135	Federal funds purchased and securities sold under agreements to repurchase	CPSBP740									
136	Trading Liabilities	CPSB3548									
137	Other Borrowed Money	CPSB3190									
138	Subordinated Notes and Debentures	CPSB4062									
139	Subordinated Notes Payable to Unconsolidated Trusts Issuing TruPS and TruPS Issued by Consolidated Special Purpose Entities	CPSBC699									
140	Other Liabilities	CPSB2750									
141	Memo: Allowance for off-balance sheet credit exposures	CPSBB557									
142	Total Liabilities	CPSB2948	-	-	-	-	-	-	-	-	-
Equity Capital											
143	Perpetual Preferred Stock and Related Surplus	CPSB3283									
144	Common Stock (Par Value)	CPSB3230									
145	Surplus (Exclude All Surplus Related to Preferred Stock)	CPSB3240									
146	Retained Earnings	CPSB3247									
147	Accumulated Other Comprehensive Income (AOCI)	CPSBB530									
148	Other Equity Capital Components	CPSBA130									
149	Total BHC Equity Capital	CPSB3210	-	-	-	-	-	-	-	-	-
150	Noncontrolling (Minority) Interests in Consolidated Subsidiaries	CPSB3000									
151	Total Equity Capital	CPSBG105	-	-	-	-	-	-	-	-	-
Other											
152	Unused Commercial Lending Commitments and Letters of Credit	CPSBP741									

Footnotes to the Balance Sheet Worksheet

(1) Refers to the balance sheet carrying amount of any equipment or other asset rented to others under operating leases, net of accumulated depreciation. The total should correspond to the amount provided in Y-9C Schedule HC-F Line 6, item 13 in the instructions. The amount included should only reflect collateral rented under operating leases and not include collateral subject to capital/ financing type leases.

FR Y-14A Schedule A.1.c.2 - Advanced RWA

45	Balance Sheet Amount		CASAN879		CPSAN879									
46	RWA		CASAN880		CPSAN880									
47	Equity Exposures RWA													
	Other Assets		CASAN881		CPSAN881									
48	Balance Sheet Amount													
49	RWA													
50	CVA Capital Charge (risk-weighted asset equivalent)(Revised regulatory capital rule, July 2013)													
51	Advanced CVA Approach													
52	Unstressed VaR with Multipliers													
53	Stressed VaR with Multipliers													
54	Simple CVA Approach													
55	Assets subject to the general risk-based capital requirements													
	Operational RWA													
56	Operational RWA													
57	Total risk-based capital requirement for operational risk without dependence assumptions													
	Market Risk													
58	VaR-based capital requirement													
59	Stressed VaR-based capital requirement													
60	Incremental risk capital requirement													
61	Comprehensive risk capital requirement (excluding non-modeled correlation)													
62	Non-modeled Securitization													
63	Net Long													
64	Net Short													
65	Specific risk add-on (excluding securitization and correlation)													
66	Sovereign debt positions													
67	Government sponsored entity debt positions													
68	Depository institution, foreign bank, and credit union debt positions													
69	Public sector entity debt positions													
70	Corporate debt positions													
71	Equity													
72	Capital requirement for de minimis exposures													
73	Market risk equivalent assets													
74	Other RWA													
75	Excess eligible credit reserves not included in tier 2 capital													
76	Total RWA													

Sum of AABG114, AABG115, AABG116

Sum of AABG117, AABG118, AABG119

Sum of AABG117, AABG118, AABG119

AABG119B

AABG115A

AASA1084

bhck1651

AABG1152

FR Y-14A Schedule A.1.d. - 1. Capital - CCAR and 2. Capital - DFAST

Item	Projected in \$Millions											Sums in \$Millions		
	As of Date	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	PQ 2 -	PQ 6 -	9-Quarter	
											PQ 5	PQ 9		
117 Issuance of common stock for employee compensation	CASDQ283		CPSDQ283											
118 Other issuance of common stock	CASDQ284		CPSDQ284											
119 Total issuance of common stock	CASDQ285	-	CPSDQ285	-	-	-	-	-	-	-	-	-	-	
120 Share repurchases to offset issuance for employee compensation	CASDQ286		CPSDQ286											
121 Other share repurchase	CASDQ287		CPSDQ287											
122 Total share repurchases	CASDQ288	-	CPSDQ288	-	-	-	-	-	-	-	-	-	-	
Supplemental Information on Trust Preferred Securities Subject to Phase-Out from Tier 1 Capital														
123 Outstanding trust preferred securities	CASKC699		CPSKC699											
124 Trust preferred securities included in Item 49	CASDQ289		CPSDQ289											

Memoranda

125 *Please break out and explain below other adjustments to equity capital: CASDQ290

**The carryback period is the prior two calendar tax years plus any current taxes paid in the year-to-date period. Please provide disaggregated data for item 109 as follows:

126 Taxes paid during the fiscal year ended two years ago CASDQ292

127 Taxes paid during the fiscal year ended one year ago CASDQ293

128 Taxes paid through the as-of date of the current fiscal year CASDQ294

***Please reconcile the Supplemental Capital Action and HI-A projections (i.e., allocate the capital actions among the HI-A buckets): CASDQ295

129

FR Y-14A Schedule A.2.a - Retail Balance and Loss Projections

Item	As-of	Projected in \$Millions								
		PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
Auto Loans (International)										
93	Balances	CASRP473	CPSRP473							
94	New originations	CASRP474	CPSRP474							
95	Paydowns	CASRP475	CPSRP475							
96	Asset Purchases	CASRP476	CPSRP476							
97	Asset Sales	CASRP477	CPSRP477							
98	Loan Losses	CASRP478	CPSRP478							
Auto Leases (Domestic)										
99	Balances	CASRP479	CPSRP479							
100	New originations	CASRP480	CPSRP480							
101	Paydowns	CASRP481	CPSRP481							
102	Asset Purchases	CASRP482	CPSRP482							
103	Asset Sales	CASRP483	CPSRP483							
104	Loan Losses	CASRP484	CPSRP484							
Auto Leases (International)										
105	Balances	CASRP485	CPSRP485							
106	New originations	CASRP486	CPSRP486							
107	Paydowns	CASRP487	CPSRP487							
108	Asset Purchases	CASRP488	CPSRP488							
109	Asset Sales	CASRP489	CPSRP489							
110	Loan Losses	CASRP490	CPSRP490							
Student Loan										
111	Balances	CASRP491	CPSRP491							
112	New originations	CASRP492	CPSRP492							
113	Paydowns	CASRP493	CPSRP493							
114	Asset Purchases	CASRP494	CPSRP494							
115	Asset Sales	CASRP495	CPSRP495							
116	Loan Losses	CASRP496	CPSRP496							

FR Y-14A Schedule A.2.b - Retail Repurchase Projections

Table A.1 LOANS SOLD TO FANNIE MAE, BHC/IHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE A.1

Scenarios for which row should be reported

\$Millions		Vintage														Unallocated	Total		
		2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016					
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)	CPSVP107																		-
Projected Future Losses to BHC/IHC Charged to Repurchase Reserve (Excluding Exempt Population)	CPSVP108																		-

Table A.2 LOANS SOLD TO FANNIE MAE, BHC/IHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE A.1

\$Millions		Vintage														Unallocated	Total		
		2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016					
Projected Future Losses to BHC/IHC Charged to Repurchase Reserve (Excluding Exempt Population)	CPSVP112																		-

Table A.3 Loss Projections for LOANS SOLD TO FANNIE MAE

\$Millions		Projected in \$Millions										Total					
		P1	P2	P3	P4	P5	P6	P7	P8	P9	P10 or Later						
Projected Future Losses to BHC/IHC Charged to Repurchase Reserve	CPSRP113																-

All Scenarios

Table B.1 LOANS SOLD TO FREDDIE MAC, BHC/IHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE B.1

\$Millions		Vintage														Unallocated	Total		
		2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016					
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)	CPSVP123																		-
Projected Future Losses to BHC/IHC Charged to Repurchase Reserve (Excluding Exempt Population)	CPSVP124																		-

Table B.2 LOANS SOLD TO FREDDIE MAC, BHC/IHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE B.1

\$Millions		Vintage														Unallocated	Total		
		2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016					
Projected Future Losses to BHC/IHC Charged to Repurchase Reserve (Excluding Exempt Population)	CPSVP128																		-

Table B.3 Loss Projections for LOANS SOLD TO FREDDIE MAC

\$Millions		Projected in \$Millions										Total					
		P1	P2	P3	P4	P5	P6	P7	P8	P9	P10 or Later						
Projected Future Losses to BHC/IHC Charged to Repurchase Reserve	CPSRP129																-

All Scenarios

FR Y-14A Schedule A.2.b - Retail Repurchase Projections

Table C.1 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BHC/IHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE C.1

\$Millions		Vintage													Unallocated	Total		
		2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016				
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)	CPSVP140																	-
Projected Future Losses to BHC/IHC Charged to Repurchase Reserve (Excluding Exempt Population)	CPSVP141																	-

Table C.2 LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA), BHC/IHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE C.1

\$Millions		Vintage													Unallocated	Total		
		2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016				
Projected Future Losses to BHC/IHC Charged to Repurchase Reserve (Excluding Exempt Population)	CPSVP145																	-

Table C.3 Loss Projections for LOANS INSURED BY THE US GOVERNMENT (e.g. FHA, VA)

\$Millions		Projected in \$Millions										Total				
		P1	P2	P3	P4	P5	P6	P7	P8	P9	P10 or Later					
Projected Future Losses to BHC/IHC Charged to Repurchase Reserve	CPSRP146															-

All Scenarios

Table D.1 LOANS SECURITIZED WITH MONOLINE INSURANCE, BHC/IHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE D.1

\$Millions		Vintage													Unallocated	Total		
		2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016				
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)	CPSVP156																	-
Projected Future Losses to BHC/IHC Charged to Repurchase Reserve (Excluding Exempt Population)	CPSVP157																	-

Table D.2 LOANS SECURITIZED WITH MONOLINE INSURANCE, BHC/IHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE D.1

\$Millions		Vintage													Unallocated	Total		
		2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016				
Projected Future Losses to BHC/IHC Charged to Repurchase Reserve (Excluding Exempt Population)	CPSVP161																	-

Table D.3 Loss Projections for LOANS SECURITIZED WITH MONOLINE INSURANCE

\$Millions		Projected in \$Millions										Total				
		P1	P2	P3	P4	P5	P6	P7	P8	P9	P10 or Later					
Projected Future Losses to BHC/IHC Charged to Repurchase Reserve	CPSRP162															-

All Scenarios

FR Y-14A Schedule A.2.b - Retail Repurchase Projections

Table E.1 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BHC/IHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE E.1

\$Millions		Vintage													Unallocated	Total	
		2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016			
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)	CPSVP172																
Projected Future Losses to BHC/IHC Charged to Repurchase Reserve (Excluding Exempt Population)	CPSVP173																

Table E.2 LOANS SECURITIZED WITHOUT MONOLINE INSURANCE, BHC/IHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE E.1

\$Millions		Vintage													Unallocated	Total	
		2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016			
Projected Future Losses to BHC/IHC Charged to Repurchase Reserve (Excluding Exempt Population)	CPSVP177																

Table E.3 Loss Projections for LOANS SECURITIZED WITHOUT MONOLINE INSURANCE

\$Millions		Projected in \$Millions										Total				
		P1	P2	P3	P4	P5	P6	P7	P8	P9	P10 or Later					
Projected Future Losses to BHC/IHC Charged to Repurchase Reserve	CPSRP178															

All Scenarios

Table F.1 WHOLE LOANS SOLD, BHC/IHC ABLE TO REPORT OUTSTANDING UPB AND DELINQUENCY INFORMATION REQUESTED IN TABLE F.1

\$Millions		Vintage													Unallocated	Total	
		2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016			
Estimated Lifetime Net Credit Losses (Excluding Exempt Population)	CPSVP188																
Projected Future Losses to BHC/IHC Charged to Repurchase Reserve (Excluding Exempt Population)	CPSVP189																

Table F.2 WHOLE LOANS SOLD, BHC/IHC UNABLE TO REPORT OUTSTANDING UPB OR DELINQUENCY INFORMATION REQUESTED IN TABLE F.1

\$Millions		Vintage													Unallocated	Total	
		2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016			
Projected Future Losses to BHC/IHC Charged to Repurchase Reserve (Excluding Exempt Population)	CPSVP193																

Table F.3 Loss Projections for WHOLE LOANS SOLD

\$Millions		Projected in \$Millions										Total				
		P1	P2	P3	P4	P5	P6	P7	P8	P9	P10 or Later					
Projected Future Losses to BHC/IHC Charged to Repurchase Reserve	CPSRP194															

All Scenarios

Table G.3 TOTAL Loss Projections

\$Millions		Projected in \$Millions										Total				
		P1	P2	P3	P4	P5	P6	P7	P8	P9	P10 or Later					
Projected Future Losses to BHC/IHC Charged to Repurchase Reserve	CPSRP195	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

All Scenarios

<u>REPURCHASE RESERVE/LIABILITY FOR MORTGAGE REPS AND WARRANTIES</u>	Actual in \$Millions
	P0
Reserve, prior quarter	-
Provisions during the quarter	-
Net charges during the quarter	-
Reserve, current quarter	-

FR Y-14A Schedule A.3.a - Projected OTTI for AFS Securities and HTM by Security

For each position that incurred a loss in P&L, please state the identifier value for each trade (e.g., CUSIP, ISIN or SEDOL value) and the amount of loss projected (over the entire forecast horizon). Create a separate line item for each position. Total projected losses in the Credit Loss Portion should reconcile to the total sum of projected credit losses (across all quarters) provided in the Securities OTTI by Portfolio tab of this schedule. Responses should be provided in \$Millions.

Identifier Value	Actual MM/DD/YYYY Amortized Cost	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
CCARP083	CASCP087	CPSCN234	CPSCN235	CPSCP091
GRAND TOTAL	-	-	-	-

FR Y-14A Schedule A.3.b - OTTI Methodology and Assumptions for AFS and HTM Securities by Portfolio

	AFS and HTM Securities	Threshold for Determining OTTI	Aggregate Cumulative Lifetime Loss on Underlying Collateral (% Original Balance)	Discount Rate Methodology	Please provide the name(s) of any vendor(s) and any vendor model(s) that are used	Were all securities reviewed for potential OTTI (yes/no) for stress testing?	Macroeconomic/financial variables used in loss estimation
	CCARP084	CASMN243	CPSMN244	CASMN245	CASMN246	CASMN247	CASMN248
1	Agency MBS						
2	Auction Rate Securities						
3	CDO						
4	CLO						
5	CMBS						
6	Common Stock (Equity)						
7	Auto ABS						
8	Credit Card ABS						
9	Student Loan ABS						
10	Other ABS (excl HEL ABS)						
11	Corporate Bond						
12	Covered Bond						
13	Domestic Non-Agency RMBS (incl HEL ABS)						
14	Foreign RMBS						
15	Municipal Bond						
16	Mutual Fund						
17	Preferred Stock (Equity)						
18	Sovereign Bond						
19	US Treasuries & Agencies						
20	Other*						

*For 'Other' AFS and HTM securities, please provide name of security type in row 20 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

FR Y-14A Schedule A.3.c -Projected OTTI for AFS and HTM Securities by Portfolio

	AFS and HTM Securities	Accounting Intent (AFS, HTM)	Actual Amortized Cost (MM/DD/YYYY Y)	PQ 1			PQ 2			PQ 3		
				Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
	CCARP084	CCARP092	CASPP087	CPSPN234	CPSPN235	CPSPN235	CPSPN234	CPSPN235	CPSPN235	CPSPN234	CPSPN235	CPSPN235
1	Agency MBS					-			-			-
2	Auction Rate Securities					-			-			-
3	CDO					-			-			-
4	CLO					-			-			-
5	CMBS					-			-			-
6	Common Stock (Equity)					-			-			-
7	Auto ABS					-			-			-
8	Credit Card ABS					-			-			-
9	Student Loan ABS					-			-			-
10	Other ABS (excl HEL ABS)					-			-			-
11	Corporate Bond					-			-			-
12	Covered Bond					-			-			-
13	Domestic Non-Agency RMBS					-			-			-
14	Foreign RMBS					-			-			-
15	Municipal Bond					-			-			-
16	Mutual Fund					-			-			-
17	Preferred Stock (Equity)					-			-			-
18	Sovereign Bond					-			-			-
19	US Treasuries & Agencies					-			-			-
20	Other*					-			-			-
21	GRAND TOTAL	0	0	0	0	-	0	0	-	0	0	-

*For 'Other' AFS securities, please provide name of security type in row 20 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

FR Y-14A Schedule A.3.c -Projected OTTI for AFS and HTM Securities by Portfolio

	AFS and HTM Securities	Accounting Intent (AFS, HTM)	Actual Amortized Cost (MM/DD/YYYY)	PQ 4			PQ 5			PQ 6		
				Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
	CCARP084	CCARP092	CASPP087	CPSPN234	CPSPN235	CPSPN235	CPSPN234	CPSPN235	CPSPN235	CPSPN234	CPSPN235	CPSPN235
1	Agency MBS					-			-			-
2	Auction Rate Securities					-			-			-
3	CDO					-			-			-
4	CLO					-			-			-
5	CMBS					-			-			-
6	Common Stock (Equity)					-			-			-
7	Auto ABS					-			-			-
8	Credit Card ABS					-			-			-
9	Student Loan ABS					-			-			-
10	Other ABS (excl HEL ABS)					-			-			-
11	Corporate Bond					-			-			-
12	Covered Bond					-			-			-
13	Domestic Non-Agency RMBS					-			-			-
14	Foreign RMBS					-			-			-
15	Municipal Bond					-			-			-
16	Mutual Fund					-			-			-
17	Preferred Stock (Equity)					-			-			-
18	Sovereign Bond					-			-			-
19	US Treasuries & Agencies					-			-			-
20	Other*					-			-			-
21	GRAND TOTAL	0	0	0	0	-	0	0	-	0	0	-

*For 'Other' AFS securities, please provide name of security type in row 20 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

FR Y-14A Schedule A.3.c -Projected OTTI for AFS and HTM Securities by Portfolio

	AFS and HTM Securities	Accounting Intent (AFS, HTM)	Actual Amortized Cost (MM/DD/YYYY)	PQ 7			PQ 8			PQ 9		
				Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI	Credit Loss Portion	Non- Credit Loss Portion	Total OTTI
	CCARP084	CCARP092	CASPP087	CPSPN234	CPSPN235	CPSPN091	CPSPN234	CPSPN235	CPSPN091	CPSPN234	CPSPN235	CPSPN091
1	Agency MBS					-			-			-
2	Auction Rate Securities					-			-			-
3	CDO					-			-			-
4	CLO					-			-			-
5	CMBS					-			-			-
6	Common Stock (Equity)					-			-			-
7	Auto ABS					-			-			-
8	Credit Card ABS					-			-			-
9	Student Loan ABS					-			-			-
10	Other ABS (excl HEL ABS)					-			-			-
11	Corporate Bond					-			-			-
12	Covered Bond					-			-			-
13	Domestic Non-Agency RMBS					-			-			-
14	Foreign RMBS					-			-			-
15	Municipal Bond					-			-			-
16	Mutual Fund					-			-			-
17	Preferred Stock (Equity)					-			-			-
18	Sovereign Bond					-			-			-
19	US Treasuries & Agencies					-			-			-
20	Other*					-			-			-
21	GRAND TOTAL	0	0	0	0	-	0	0	-	0	0	-

*For 'Other' AFS securities, please provide name of security type in row 20 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

FR Y-14A Schedule A.3.d - Projected OCI and Fair Value for AFS Securities

	AFS Securities	Total Actual Fair Market Value MM/DD/YY	Beginning Fair Market Value PQ 1	Fair Value Rate of Change PQ1	Projected OCI - PQ 1	Beginning Fair Market Value PQ 2	Fair Value Rate of Change PQ2	Projected OCI - PQ 2	Beginning Fair Market Value PQ 3	Fair Value Rate of Change PQ3	Projected OCI - PQ 3
			CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530
1	Agency MBS										
2	Auction Rate Securities										
3	CDO										
4	CLO										
5	CMBS										
6	Common Stock (Equity)										
7	Auto ABS										
8	Credit Card ABS										
9	Student Loan ABS										
10	Other ABS (excl HEL ABS)										
11	Corporate Bond										
12	Covered Bond										
13	Domestic Non-Agency RMBS										
14	Foreign RMBS										
15	Municipal Bond										
16	Mutual Fund										
17	Preferred Stock (Equity)										
18	Sovereign Bond										
19	US Treasuries & Agencies										
20	Other*										
21	GRAND TOTAL	-	-	-	-	-	-	-	-	-	-

* For 'Other' AFS securities, please provide name of security type in row 20 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

FR Y-14A Schedule A.3.d - Projected OCI and Fair Value for AFS Securities

		Projected OCI Based on Macro-Economic Scenario											
AFS Securities		Beginning Fair Market Value PQ 4	Fair Value Rate of Change PQ4	Projected OCI - PQ 4	Beginning Fair Market Value PQ 5	Fair Value Rate of Change PQ5	Projected OCI - PQ 5	Beginning Fair Market Value PQ 6	Fair Value Rate of Change PQ6	Projected OCI - PQ 6	Beginning Fair Market Value PQ 7	Fair Value Rate of Change PQ7	Projected OCI - PQ 7
	CCARP084	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530
1	Agency MBS												
2	Auction Rate Securities												
3	CDO												
4	CLO												
5	CMBS												
6	Common Stock (Equity)												
7	Auto ABS												
8	Credit Card ABS												
9	Student Loan ABS												
10	Other ABS (excl HEL ABS)												
11	Corporate Bond												
12	Covered Bond												
13	Domestic Non-Agency RMBS												
14	Foreign RMBS												
15	Municipal Bond												
16	Mutual Fund												
17	Preferred Stock (Equity)												
18	Sovereign Bond												
19	US Treasuries & Agencies												
20	Other*												
21	GRAND TOTAL	-	-	-	-	-	-	-	-	-	-	-	-

* For 'Other' AFS securities, please provide rows, please ensure that grand totals

FR Y-14A Schedule A.3.d - Projected OCI and Fair Value for AFS Securities

AFS Securities		Beginning Fair Market Value PQ 8	Fair Value Rate of Change PQ8	Projected OCI - PQ 8	Beginning Fair Market Value PQ 9	Fair Value Rate of Change PQ9	Projected OCI - PQ 9	Total Projected OCI in all Quarters	Estimated Total Fair Market Value after OCI Shock applied to all Quarters
	CCARP084	CPSPS677	CPSPS678	CPSPB530	CPSPS677	CPSPS678	CPSPB530		CPSP088
1	Agency MBS								
2	Auction Rate Securities								
3	CDO								
4	CLO								
5	CMBS								
6	Common Stock (Equity)								
7	Auto ABS								
8	Credit Card ABS								
9	Student Loan ABS								
10	Other ABS (excl HEL ABS)								
11	Corporate Bond								
12	Covered Bond								
13	Domestic Non-Agency RMBS								
14	Foreign RMBS								
15	Municipal Bond								
16	Mutual Fund								
17	Preferred Stock (Equity)								
18	Sovereign Bond								
19	US Treasuries & Agencies								
20	Other*								
21	GRAND TOTAL	-	-	-	-	-	-	-	-

* For 'Other' AFS securities, please provide rows, please ensure that grand totals

FR Y-14A Schedule A.3.e - AFS and HTM Fair Market Value Sources by Portfolio

	AFS and HTM Securities	Principal Market Value Source Please state whether a vendor or proprietary model is used. If using a 3rd party vendor, please provide the name(s) of the 3rd party vendor(s).	In general, how often are securities normally marked (e.g., daily, weekly, quarterly, etc.)?
	CCARP084	CASMN240	CASMN241
1	Agency MBS		
2	Auction Rate Securities		
3	CDO		
4	CLO		
5	CMBS		
6	Common Stock (Equity)		
7	Auto ABS		
8	Credit Card ABS		
9	Student Loan ABS		
10	Other ABS (excl HEL ABS)		
11	Corporate Bond		
12	Covered Bond		
13	Domestic Non-Agency RMBS (incl HEL ABS)		
14	Foreign RMBS		
15	Municipal Bond		
16	Mutual Fund		
17	Preferred Stock (Equity)		
18	Sovereign Bond		
19	US Treasuries & Agencies		
20	Other*		

*For 'Other' AFS and HTM securities, please provide name of security type in row 20 above (currently labeled "Other"). Please add additional rows if necessary. If adding additional rows, please ensure that grand totals sum appropriately.

FR Y-14A Schedule A.4 - Trading

P/L Results in \$Millions	(A)		(B)		(C)	
	Firmwide Trading Total		Contributions from Higher-Order Risks		Firmwide CVA Hedges Total	
1 Equity	CPSSN963		CPSSN973		CPSSN981	
2 FX	CPSSN964		CPSSN974		CPSSN982	
3 Rates	CPSSN965		CPSSN975		CPSSN983	
4 Commodities	CPSSN966		CPSSN976		CPSSN984	
5 Securitized Products	CPSSN967		CPSSN977		CPSSN985	
6 Other Credit	CPSSN968		CPSSN978		CPSSN986	
7 Private Equity	CPSSN969		CPSSN979		CPSSN987	
8 Other Fair Value Assets	CPSSN970		CPSSN980		CPSSN988	
9 Cross-Asset Terms	CPSSN971				CPSSD950	
10 Total	CPSSN972	-			CPSSD951	-

FR Y-14A Schedule A.5 - Counterparty Credit Risk

\$Millions

Losses should be reported as a positive value.

- 1 Trading Issuer Default Losses
- 1a Trading Issuer Default losses from securitized products
- 1b Trading Issuer Default losses from other credit sensitive instruments

CPSSN989	-
CPSSN990	
CPSSN991	

- 2 Counterparty Credit MTM Losses (CVA losses)
- 2a Counterparty CVA losses
- 2b Offline reserve CVA losses

CPSSN992	-
CPSSN993	
CPSSN994	

- 3 Counterparty Default Losses
- 3a Impact of Counterparty Default hedges

CPSSN995	
CPSSN996	

- 4 Other Counterparty Losses

CPSSN997	
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- 5 Funding Valuation Adjustment (FVA)

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FR Y-14A Schedule A.6 - Operational Risk Scenario Inputs and Projections

Risk Segment	Contribution (\$millions)	PY 1				PY 2				Total (\$millions)
	PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	
CPSSN962										
										\$ -
										\$ -
										\$ -
										\$ -
Total (\$millions)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Note: Please add more rows if needed.

FR Y-14A Schedule A.7.a - PPNR Projections

FR Y9C Codes

Projected in \$Millions

PQ 1 PQ 2 PQ 3 PQ 4 PQ 5 PQ 6 PQ 7 PQ 8 PQ 9

Footnotes to the PPNR Projections Worksheet

- (1) Amount should equal item 49 of the PPNR NII Worksheet, if completed.
- (2) Excludes Valuation Adjustment for firm's own debt under fair value option (FVO) in item 40.
- (3) Excludes Goodwill Impairment included in item 41.
- (4) Provide a further break out of significant items included in Other Non-Interest Expense such that no more than 5% of Non Interest Expense are reported without further breakout:

CPSNQ947		CPSNQ948												
CPSNQ949		CPSNQ950												
CPSNQ951		CPSNQ952												
CPSNQ953		CPSNQ954												
CPSNQ955		CPSNQ956												
CPSNQ957		CPSNQ958												
CPSNQ959		CPSNQ960												
CPSNQ961		CPSNQ962												
CPSNQ963		CPSNQ964												
CPSNQ965		CPSNQ966												
CPSNQ967		CPSNQ968												

- (5) By definition, PPNR will calculate as Net Interest Income plus Non-Interest Income less Non-Interest Expense, excluding items broken out in items 40-41.
- (6) Report commissions only in "Commissions" line item 28C; do not report commissions in any other compensation line items.
- (7) See instructions for guidance on related thresholds. List segments included in this line item.
CPSNQ969
- (8) All operational loss items, including operational losses that are contra revenue amounts or cannot be separately identified, should be reported in the operational risk expense. Any legal consultation or retainer fees specifically linked to an operational risk event should be included in the Operational Risk Expense. Include all Provisions to Litigation Reserves / Liability for Claims related to Sold Residential Mortgages and all Litigation Settlements & Penalties in this line item and not any other items.
- (9) List segments from which item was excluded:
CPSNQ970
- (10) Include domestic BHC/IHC issued credit and charge cards including those that result from a partnership agreement.
- (11) Applies to line items 1A-1F; US and Puerto Rico only.
- (12) Provisions to build any non-litigation reserves/accrued liabilities that have been established for losses related to sold or government-insured residential mortgage loans (first or second lien). Do not report such provisions in any other items; report them only in line items 14N or 30, as applicable.
- (13) Include routine legal expenses (i.e legal expenses not related to operational losses) here.
- (14) Do not report stock based and cash variable pay compensation here.
- (15) Include both direct and allocated expenses. Report any expenses that are made to expand the company's card member and/or merchant base, facilitate greater segment penetration, enhance the perception of the company's credit card brand, and/or increase the utilization of the existing card member base across the spectrum of marketing and advertising mediums.

FR Y-14A Schedule A.7.b - PPNR Net Interest Income

Projected in \$Millions									
PQ 1	PQ 2	PQ 3	PQ 4	PQ 5	PQ 6	PQ 7	PQ 8	PQ 9	

Footnotes to the Net Interest Income Worksheet

(1) Exclude nonaccrual loans from lines 1-8, reporting these balances in item 9. Include purchased credit impaired loans.

(2) Break out and explain nature of significant items included in Other Interest/Dividend Bearing Assets such that no more than 5% of total Average Asset Balances are reported without a further breakout.

CPSNQ973	CPSNQ974									
CPSNQ975	CPSNQ976									
CPSNQ977	CPSNQ978									
CPSNQ979	CPSNQ980									
CPSNQ981	CPSNQ982									

(3) Break out and explain nature of significant items included in All Other Interest Bearing Liabilities Balances such that no more than 5% of total Liability Balances are reported without a further breakout.

CPSNQ983	CPSNQ984									
CPSNQ985	CPSNQ986									
CPSNQ987	CPSNQ988									
CPSNQ989	CPSNQ990									
CPSNQ991	CPSNQ992									

(4) Amount should equal item 13 of the PPNR Projections Worksheet.

(5) Institutions are to provide additional details within the supporting documentation; the composition of the non-accrual loans by key loan type over the reported time periods for each of the scenarios.

(6) A sum of average domestic and foreign deposits should be equal to a sum of average BHDM6631, BHDM6636, BHFN6631, and BHFN6636.

(7) Report C&I Graded, Small Business (Scored/Delinquency Managed), Corporate Card, Business Card

(8) Rates are equal to zero by definition.

(9) All rates are annualized.

(10) Include loans secured by farmland here (BHDM1420) and other loans not accounted for in the other categories.

(11) Sum of line items 36C and 39 equals sum of BHCK3190, BHCK4062, and interest-bearing liabilities reported in BHCK2750; item 40 captures non-interest bearing liabilities in BHCK2750

FR Y-14A Schedule A.7.c - PPNR Metrics

FR Y9C Codes	Units	PQ 1	PQ 2	PQ 3	PQ 4	Projected	PQ 6	PQ 7	PQ 8	PQ 9
		For upward rate movements	For downward rate movements	Assumed Floor		PQ 5				
<u>Average Domestic Deposit Repricing Beta in a 'Normal Environment' (5)</u>										
79	Money Market Accounts	basis points	CPSNQ149	CPSNQ933	CPSNQ939					
80	Savings	basis points	CPSNQ150	CPSNQ934	CPSNQ940					
81	NOW, ATS, and other Transaction Accounts	basis points	CPSNQ151	CPSNQ935	CPSNQ941					
82	Time Deposits	basis points	CPSNQ152	CPSNQ936	CPSNQ942					
<u>Average Foreign Deposit Repricing Beta in a 'Normal Environment' (5)</u>										
83	Foreign Deposits	basis points	CPSNQ153	CPSNQ937	CPSNQ943					
84	Foreign Deposits-Time	basis points	CPSNQ154	CPSNQ938	CPSNQ944					
85	New Domestic Business Pricing for Time Deposits (25)									
85A	Curve (if multiple terms assumed) (26)									
85B	Index rate (if single term assumed) (27)									
85C	Spread relative to the Index Rate (27)	basis points								

CPSNQ156	
CPSNQ157	
CPSNQ158	

FR Y-14A Schedule A.7.c - PPNR Metrics

		FR Y9C Codes	Units	PQ 1	PQ 2	PQ 3	PQ 4	Projected PQ 5	PQ 6	PQ 7	PQ 8	PQ 9
(26)	The term "curve" refers to the reference rate used to price time deposits. Given that the pricing of time deposits is dependent on the term, the institution should provide the overall curve used to price time deposits. If the institution only assumes a single maturity term for new issuances, complete line 88B and 88C only, otherwise complete line 88A only.											
(27)	If the institution only assumes a single maturity term for new issuance, then the institution should provide the relative index and spread used to estimate new business pricing in lieu of the curve.											
(28)	A backlog should be based on probability weighted fees. The data should be consistent with historical internal reporting, not by market measurement. The last quarter should be the BHC's/IHC's latest backlog estimate.											
(29)	Provide description of the accounts included in this line item (e.g. Negotiable Order of Withdrawal, Interest Bearing Checking, Non Interest Bearing Demand Deposit Account, Money Market Savings, etc.)											
	CPSNQ998	<input type="text"/>										
(30)	Please break out and explain nature of non-recurring items included in PPNR. Also indicate which items on PPRN Projections worksheet include the items broken out in footnote 32:											
(a)	Revenues (Net Interest Income + Non Interest Income)											
	CPSNQ999		\$ Million	CPSNR001								
	CPSNR002		\$ Million	CPSNR003								
	CPSNR004		\$ Million	CPSNR005								
	CPSNR006		\$ Million	CPSNR007								
	CPSNR008		\$ Million	CPSNR009								
	CPSNR010		\$ Million	CPSNR011								
	CPSNR012		\$ Million	CPSNR013								
(b)	Non Interest Expenses											
	CPSNR014		\$ Million	CPSNR015								
	CPSNR016		\$ Million	CPSNR017								
	CPSNR018		\$ Million	CPSNR019								
	CPSNR020		\$ Million	CPSNR021								
	CPSNR022		\$ Million	CPSNR023								
	CPSNR024		\$ Million	CPSNR025								
	CPSNR026		\$ Million	CPSNR027								
(31)	For WAL, exclude from the reported number Loans Held For Sale											
(32)	Note if this item includes any contra-revenues other than Rewards/Partner Sharing (e.g. Marketing Expense Amortization)											
	CPSNR028	<input type="text"/>										